ABSTRACT OF DISCLOSURE

A payment distribution method for distributing payment to a plurality of product/service providers of a fixed fee paid by a user using their products/services by means of a network access device on an electronic network over a fixed billing period. The method comprises the steps of: (1) setting up a system server and running a system program on the server;(2)installing and running a client program on the user's network access device;(3)recording data of usage of products/services by the user, comprising at least one of the following usage elements: size of files accessed, number of files accessed, time spent on providers' sites, duration of download processes and number of download transmissions;(4) calculating payment distribution to those providers provided products/services to the user over the billing period by dividing the user's fee into shares among them generally according to the usage element associated with each provider in relation to the total usage element associated with all providers; and (5)Distributing calculated payments to the providers.